

## **OVER 50'S LIFE INSURANCE**

So, you've been watching the telly, Corrie or Holby City and the adverts come on. Some ex talk show host or a singer that spent time with the Beatles is trying to make you feel all guilty and get some life cover because you just haven't given your kids enough over the years, now you have to line their pockets on death too ! Alright, I'm joking, over 50's cover has it's place in the great scheme of things especially if things will be a little tight financially upon your death or you might even be leaving them quite a legacy such as a house but remember it needs to be sold first. Having a few bob up front will help to get you in the ground quick smart and even put some spam on the butties at your wake. Hey, you might even get an alarm clock or a pen just for enquiring. The plans do have their place and are ideal for those whose health is not the best but do read the small print. You get what you pay for and some are only worth what you've put in during the first or second year. If actually you are over 50 and in good health then it could well be worth considering whole of life assurance ( [ed link](#) ) to determine what route would be best value for you. As always, if unsure seek advice.